

Attorney Docket No. 07473-038  
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Lawrence M. Sherman  
Serial No: 10/817,139  
Filed: April 2, 2004  
For: SYSTEMS AND METHODS OF TARGETING SAVINGS  
  
Examiner: Ojo O. Oyeibisi  
Art Unit: 3692

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION MAILED AUGUST 10, 2007

Sir:

Responsive to the Office Action Mailed August 10, 2007, Applicant submits herewith the response to the issues raised therein.

AMENDMENTS

Amendment to Claims Pursuant to 37 C.F.R. § 1.121(c)

Applicant respectfully requests cancellation of Claims 1-95 and the addition of new Claims 96-116, as provided below.